

| | | | |
|--|-------------------------------------|--------------------------|-----------|
| Information to identify the case: | | | |
| Debtor 1 | Michelle Delores Hawkins | | |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse, if filing) | First Name | Middle Name | Last Name |
| United States Bankruptcy Court | Eastern District of Virginia | | |
| Case number: | 17-31327-KRH | | |
| | Social Security number or ITIN | xxx-xx-8142 | |
| | EIN | __-____- | |
| | Social Security number or ITIN | _____ | |
| | EIN | __-____- | |
| | Date case filed for chapter | 13 March 15, 2017 | |

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/15

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

| | About Debtor 1: | About Debtor 2: |
|--|---|---|
| 1. Debtor's full name | Michelle Delores Hawkins | |
| 2. All other names used in the last 8 years | | |
| 3. Address | PO Box 38233 Henrico, VA 23231 | |
| 4. Debtor's attorney Name and address | Stephen F. Relyea Boleman Law Firm, P.C. PO Box 11588 Richmond, VA 23230 | Contact phone 804-358-9900 Email: ecf@bolemanlaw.com |
| 5. Bankruptcy trustee Name and address | Suzanne E. Wade P.O. Box 1780 Richmond, VA 23218-1780 | Contact phone (804) 775-0979 Email: ecfsummary@ch13ricva.com |

Debtor **Michelle Delores Hawkins**

Case number **17-31327-KRH**

| | |
|---|--|
| <p>6. Bankruptcy clerk's office</p> <p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.</p> <p>McVCIS 24-hour case information: Toll Free 1-866-222-8029</p> | <p>For the Court:</p> <p>Clerk of the Bankruptcy Court: William C. Redden</p> <p>701 East Broad Street Richmond, VA 23219</p> <p>Hours open Monday – Friday, 9:00 AM – 4:00 PM ET, except on holidays.</p> <p>Contact phone 804-916-2400</p> <p>Date: March 16, 2017</p> |
| <p>7. Meeting of creditors</p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p> | <p>May 4, 2017 at 09:00 AM</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p>Location: Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219-1885</p> |
| <p>8. Deadlines</p> <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p> | <p>Deadline to file a complaint to challenge dischargeability of certain debts:</p> <p>You must file:</p> <ul style="list-style-type: none"> • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). <p>Deadline for all creditors to file a proof of claim (except governmental units):</p> <p>Deadline for governmental units to file a proof of claim:</p> <hr/> <p>Deadlines for filing proof of claim:</p> <p>A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <p>Deadline to file an Objection to a Proof of Claim is 90 days after the deadline set forth above to file a Proof of Claim.</p> <hr/> <p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> |

Filing deadline: July 3, 2017

Filing deadline: August 2, 2017

Filing deadline: September 11, 2017

Filing deadline: 30 days after the conclusion of the meeting of creditors

Debtor **Michelle Delores Hawkins**

Case number **17-31327-KRH**

| | |
|---|--|
| 9. Filing of Chapter 13 Plan and Related Motions and Hearing on Confirmation | Local Rule 3015-2 requires attorney for debtor(s) or pro se debtor(s) to serve the Chapter 13 Plan and Related Motions on creditors and interested parties. Objections must be filed not later than 7 days prior to the date set for the confirmation hearing. If no objections are timely filed, there will be no confirmation hearing. Timely filed objections will be heard at the confirmation hearing scheduled to be held: May 24, 2017 at 11:10 AM, Location: Judge Huennekens – Courtroom, U. S. Bankruptcy Court, 701 E. Broad St., Rm. 5000, Richmond, VA 23219 |
| 10. Creditors with a foreign address | If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case. |
| 11. Filing a chapter 13 bankruptcy case | Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise. |
| 12. Exempt property | The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline. |
| 13. Discharge of debts | Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. |
| 14. Local Rule Dismissal Warning | Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007-1, 1007-3, and 2003-1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1. |
| 15. Payment of Fees for Richmond Case and Adversary Filing and Miscellaneous Requests | Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card. |
| <i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to http://ebn.uscourts.gov or call, toll free: 877-837-3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov</i> | |
| ATTENTION DEBTORS: Receive your court notices and orders by email through the DeBN. Same-day delivery. Convenient Access. Free. For more information and to download the request form, go to www.vaeb.uscourts.gov and select the Debtor Electronic Bankruptcy Noticing link from the ATTENTION DEBTORS DeBN banner. | |

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Michelle Delores Hawkins
 Debtor

Case No. 17-31327-KRH
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0422-7

User: mullert
 Form ID: 309I

Page 1 of 2
 Total Noticed: 47

Date Rcvd: Mar 16, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 18, 2017.

db +Michelle Delores Hawkins, PO Box 38233, Henrico, VA 23231-0433
 tr Suzanne E. Wade, P.O. Box 1780, Richmond, VA 23218-1780
 13803772 +AES/Suntrust, P.O. Box 2461, Harrisburg, PA 17105-2461
 13803773 +Ballato Law Firm, PC, 203 East Cary Street, Suite 226, Richmond, VA 23219-3798
 13803774 +Benjamin Seeman, D.O., LLC, 6900 Forest Ave, Suite 310, Richmond, VA 23230-1730
 13803775 +Blue Pine Lending, 3051 Sand Lake Road, Crandon, WI 54520-8815
 13803776 +Bon Secours Sleep Disorder Ctr, PO Box 843356, Boston, MA 02284-3356
 13803779 +Central Furniture, 3700 Mechanicsville Tpk., Richmond, VA 23223-1332
 13803785 Direct Loan Servicing, RE: Bankruptcy, PO Box 5609, Greenville, TX 75403-5609
 13803786 +Fed Loan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
 13803787 +First Bank of Delaware, Tribute Mastercard, PO Box 136, Newark, NJ 07101-0136
 13803788 +Fortiva, P.O. Box 105555, Atlanta, GA 30348-5555
 13803789 +GreenArrow Loans, PO Box 170, Finley, CA 95435-0170
 13803790 Lending Club Corporation, 470 Convention Way, Redwood City, CA 94063-0000
 13803792 MCV Physicians Billing Office, RE: Bankruptcy, PO Box 91747, Richmond, VA 23291-1747
 13803794 +MoneyMax Title Loans, 7605 W. Broad Street, Henrico, VA 23294-3609
 13803795 +Montgomery Wards, 1112 7th Ave, Monroe, WI 53566-1364
 13803797 +Parrish and Lebar, Re:, 5 East Franklin Street, Richmond, VA 23219-2105
 13803799 +Seterus Inc., 8501 IBM Dr, Bldg 201, Services Inc, Charlotte, NC 28262-4333
 13803800 Seventh Avenue, Attn: Bankruptcy, 1112 7th Avenue, Monroe, WI 53566-1364
 13803801 +Southgate Financial, PO Box 103, Culpeper, VA 22701-0103
 13803803 +Sprint, Attn: Bankruptcy Dept, 12502 Sprint, Reston, VA 20196-0001
 13803806 TNBTGTVISA, Mail Stop 2BD, Minneapolis, MN 55440-0000
 13806548 +U.S. Attorney, SunTrust Building, 919 East Main Street, Suite 1900,
 Richmond, VA 23219-4622
 13803807 +University Accounting Service, P.O. Box 15283, Wilmington, DE 19850-5283
 13803808 +VCU Health System, PO Box 980462, Richmond, VA 23298-0462
 13803813 +Zoca Loans dba Rosebud Lending, PO Box 1147, 27565 Research Park Drive,
 Mission, SD 57555-1147

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: ecf@bolemanlaw.com Mar 17 2017 02:23:56 Stephen F. Relyea,
 Boleman Law Firm, P.C., PO Box 11588, Richmond, VA 23230

13803777 +EDI: CAPITALONE.COM Mar 17 2017 02:03:00 Capital One Bank USA NA, P.O. Box 30281,
 Salt Lake City, UT 84130-0281
 13803778 +E-mail/Text: opsq_usbankruptcy@cashnetusa.com Mar 17 2017 02:24:10 CashNet USA,
 175 West Jackson, Suite 1000, Chicago, IL 60604-2863
 13803780 EDI: WFNNB.COM Mar 17 2017 02:03:00 Comenity Bank/ASHSTWRT, P.O. Box 18289,
 Columbus, OH 43218-2789
 13803781 +EDI: WFNNB.COM Mar 17 2017 02:03:00 Comenity Bank/NWYRK&Co, PO Box 182789,
 Columbus, OH 43218-2789
 13803782 +EDI: WFNNB.COM Mar 17 2017 02:03:00 Comenity Bank/Torrid, PO Box 182789,
 Columbus, OH 43218-2789
 13803783 +EDI: WFNNB.COM Mar 17 2017 02:03:00 Comenity bank/VCTRSSEC, P.O. Box 182789,
 Columbus, OH 43218-2789
 13803784 E-mail/Text: bankruptcy@co.henrico.va.us Mar 17 2017 02:25:07 County of Henrico,
 Treasury Division, P.O. Box 90775, Henrico, VA 23273-0775
 13803791 +EDI: TSYS2.COM Mar 17 2017 02:03:00 Macy's/DSNB, P.O. Box 8218, Mason, OH 45040-8218
 13803793 +E-mail/Text: cturner@msa-corp.com Mar 17 2017 02:24:33 Medical Services of America,
 PO Box 890412, Charlotte, NC 28289-0412
 13803771 +E-mail/Text: ustpregion04.rh.ecf@usdoj.gov Mar 17 2017 02:24:41 Office of the US Trustee,
 701 E. Broad Street, Room 4304, Richmond, VA 23219-1885
 13803796 +E-mail/Text: loans@opploans.com Mar 17 2017 02:25:16 Opportunity Financial,
 11 E. Adams St., Suite 501, Chicago, IL 60603-6333
 13803798 +E-mail/Text: bankruptcy@gopfs.com Mar 17 2017 02:25:31 Prestige Financial Service,
 1420 south 500 West, Salt Lake City, UT 84115-5149
 13803802 EDI: BLUECHIP.COM Mar 17 2017 02:13:00 Spotloan, RE: Bankruptcy, P.O. Box 927,
 Palatine, IL 60078-0927
 13803804 +EDI: STF1.COM Mar 17 2017 02:03:00 Suntrust, 1001 Semmes Avenue,
 Richmond, VA 23224-2245
 13803805 EDI: STF1.COM Mar 17 2017 02:03:00 Suntrust Bank, RE: Bankruptcy, P.O. Box 791144,
 Baltimore, MD 21279-1144
 13803809 EDI: VERIZONEAST.COM Mar 17 2017 02:04:00 Verizon, 500 Technology Drive, Suite 550,
 Saint Charles, MO 63304-2225
 13803810 +E-mail/Text: bkr@taxva.com Mar 17 2017 02:25:19 Virginia Dept of Taxation, P.O. Box 2156,
 Richmond, VA 23218-2156
 13803811 +EDI: BLUESTEM Mar 17 2017 02:13:00 WEBBANK/Fingerhut, 6250 Ridgewood Road,
 Saint Cloud, MN 56303-0820
 13803812 +EDI: WFFC.COM Mar 17 2017 02:03:00 Wells Fargo Card Services, P.O. Box 14517,
 Des Moines, IA 50306-3517

TOTAL: 20

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

District/off: 0422-7

User: mullert
Form ID: 309I

Page 2 of 2
Total Noticed: 47

Date Rcvd: Mar 16, 2017

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 18, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 16, 2017 at the address(es) listed below:

Stephen F. Relyea on behalf of Debtor Michelle Delores Hawkins ecf@bolemanlaw.com,
ecfbackup@bolemanlaw.com;sfrelyea@bolemanlaw.com
Suzanne E. Wade ecfsummary@chl3ricva.com, trustee@chl3ricva.com

TOTAL: 2